

What is claimed is:

1. A method for downloading data from a server to a computer, comprising:  
accessing user preferences from a Personal Universal Memory (PUM)  
card;  
5 transmitting user preference and computer configuration information to  
the server;  
determining applications that can be supported by the computer  
configuration; and  
10 downloading only supported applications to the computer.
2. The method of claim 1, further comprising assigning a code to the  
application when a vendor subscribes to the service for hosting the  
application on the local server.
- 15 3. The method of claim 1, further comprising selecting one or more  
applications when the user configures the user preference.
4. The method of claim 1, further comprising storing codes for the selected  
applications on the PUM card.
- 20 5. The method of claim 1, further comprising selecting one or more  
applications when the user configures the user preference.

6. The method of claim 1, further comprising authenticating the user.
7. The method of claim 1, further comprising performing a biometric scan to identify the user.
8. The method of claim 1, further comprising checking for a match between a scanned image and a user identifiable image stored on the PUM card.
9. The method of claim 1, further comprising requesting a user-identification and a password.
10. The method of claim 1, further comprising checking the user's preferences on the PUM card to identify applications to be downloaded during startup.
11. The method of claim 1, further comprising sending a packet from the computer to the local server including:
- a. codes identifying the computer configuration; and
  - b. codes identifying user-preferred applications.
12. The method of claim 11, further comprising requesting codes of applications and application components on the server that match the codes for user-preferred applications sent by the computer.

13. The method of claim 11, further comprising requesting codes of applications and application components on the server that match the codes for non-supported user-preferred applications sent by the computer.
14. The method of claim 13, further comprising requesting information about the computer configuration necessary to support the applications and application components.
15. The method of claim 11, further comprising requesting codes of applications and application components on the server that are supported by the computer's configuration.
16. The method of claim 11, further comprising notifying the user that one or more requested applications cannot be supported without upgrading the computer hardware.
17. The method of claim 11, further comprising giving the user options to abort the download or to select applications supported by the computer for download.
18. The method of claim 11, further comprising downloading items selected by user if the user opts to download supported applications and application components.

19. The method of claim 11, further comprising scanning all data being downloaded to the computer with anti-virus software.
- 5 20. The method of claim 11, wherein the anti-virus software is automatically updated upon initial connection with the server.
21. The method of claim 11, wherein the computer is selected from one of the following: a wired device, a wireless device, a personal digital assistant, a handheld computer, a laptop computer and a cellular telephone.
- 10 22. A method for downloading data from a server to a computer, comprising:  
accessing user preferences;  
transmitting user preference and computer configuration information to  
15 the server;  
determining applications that can be supported by the computer configuration; and  
downloading only supported applications to the computer.